

In re:  
Robert F. Stoudt  
Phyllis M. Stoudt  
Debtors

Case No. 16-14661-pmm  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-4

User: admin

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Date Rcvd: Apr 08, 2022

Form ID: 3180W

Total Noticed: 20

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 10, 2022:**

Recip ID	Recipient Name and Address
db/jdb	+ Robert F. Stoudt, Phyllis M. Stoudt, 1417 Andrew Drive, Whitehall, PA 18052-4311
smg	+ Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603
smg	City Treasurer, Eighth and Washington Streets, Reading, PA 19601
smg	+ Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
smg	+ Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
smg	+ Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
13783010	++ DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577 address filed with court:, Dell Financial Services, LLC, Resurgent Capital Services, PO Box 10390, Greenville, SC 29603-0390
13871027	#+ David S. Gellert, Esquire, 1244 Hamilton Street, Suite 204, Allentown, PA 18102-4699
13841897	+ KeyBank, National Association, 4224 Ridge Lea Road, Amherst, NY 14226-1016
13778254	+ National Collegiate Student Loan Trust 2006-1, Transworld Systems, INC, P.O. Box 4275, Norcross GA 30091-4275
13753162	+ PPL, 827 Hausman Road, Allentown, PA 18104-9392

TOTAL: 11

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Apr 09 2022 03:53:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 08 2022 23:58:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: taxclaim@countyofberks.com	Apr 08 2022 23:58:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Apr 08 2022 23:58:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13789269	Email/Text: Bankruptcy.RI@Citizensbank.com	Apr 08 2022 23:58:00	Citizens Bank N.A., 1 Citizens Drive Mailstop ROP15B, Rvierside, RI 02915
13760152	EDI: CAPITALONE.COM	Apr 09 2022 03:53:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
13817242	Email/PDF: bncnotices@becket-lee.com	Apr 08 2022 23:59:28	Capital One NA, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
13835134	EDI: DIRECTV.COM	Apr 09 2022 03:53:00	Directv, LLC, by American InfoSource LP as agent, PO Box 5008, Carol Stream, IL 60197-5008
13755438	EDI: FORD.COM	Apr 09 2022 03:53:00	Ford Motor Credit Company LLC, Dept. 55953, P O Box 55000, Detroit MI, 48255-0953

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13837010 EDI: PRA.COM

Apr 09 2022 03:53:00 Portfolio Recovery Associates, LLC, POB 41067,  
Norfolk VA 23541

13837292 + Email/Text: bncmail@w-legal.com

Apr 08 2022 23:58:00 TD Bank USA, N.A., C O WEINSTEIN &  
RILEY, PS, 2001 WESTERN AVENUE, STE  
400, SEATTLE, WA 98121-3132

TOTAL: 11

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 10, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 7, 2022 at the address(es) listed below:

Name	Email Address
DAVID S. GELLERT	on behalf of Joint Debtor Phyllis M. Stoudt dsgrdg@ptdprolog.net
DAVID S. GELLERT	on behalf of Debtor Robert F. Stoudt dsgrdg@ptdprolog.net
HOWARD GERSHMAN	on behalf of Creditor CAB East LLC/Ford Motor Credit Company, LLC hg229ecf@gmail.com, 229ecf@glpoc.comcastbiz.net
JOSHUA I. GOLDMAN	on behalf of Creditor First Niagara Bank National Association Josh.Goldman@padgettlawgroup.com, angelica.reyes@padgettlawgroup.com
NATHALIE PAUL	on behalf of Creditor Citizens Bank N.A. npaul@weltman.com, pitecf@weltman.com
ROLANDO RAMOS-CARDONA	on behalf of Trustee SCOTT F. WATERMAN (Chapter 13) ecfmail@readingch13.com
SCOTT DAVID FINK	on behalf of Creditor CALIBER HOME LOANS LLC sfink@weltman.com
SCOTT DAVID FINK	on behalf of Creditor Citizens Bank N.A. sfink@weltman.com
SCOTT DAVID FINK	on behalf of Creditor KeyBank N.A. sfink@weltman.com
SCOTT F. WATERMAN (Chapter 13)	ECFMail@ReadingCh13.com
THOMAS I. PULEO	on behalf of Creditor First Niagara Bank National Association tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

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TOTAL: 12

**Information to identify the case:**

Debtor 1	<b>Robert F. Stoudt</b>	Social Security number or ITIN	xxx-xx-5113
	First Name Middle Name Last Name	EIN	--
Debtor 2	<b>Phyllis M. Stoudt</b>	Social Security number or ITIN	xxx-xx-0626
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: <b>16-14661-pmm</b>			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Robert F. Stoudt  
aka Robert Francis Stoudt

Phyllis M. Stoudt

4/7/22

**By the court:** Patricia M. Mayer  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**